

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MATTHEW J WOYWOD  
STEFFANIE J WOYWOD  
Debtor(s)

Case No. 08-26607

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2008.
- 2) The plan was confirmed on 02/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/05/2009, 02/05/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/15/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,422.00.
- 10) Amount of unsecured claims discharged without payment: \$155,906.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$72,889.94  
Less amount refunded to debtor \$2,609.90

**NET RECEIPTS: \$70,280.04**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,498.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,978.48  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,476.48**

Attorney fees paid and disclosed by debtor: \$2,002.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK	Unsecured	3,484.00	3,484.74	3,484.74	522.01	0.00
BANK OF AMERICA	Unsecured	9,385.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	1,520.00	1,520.14	1,520.14	227.72	0.00
COLUMBIA HOUSE	Unsecured	25.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	10,108.00	10,108.23	10,108.23	1,514.19	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,898.00	3,898.81	3,898.81	584.04	0.00
EAST BAY FUNDING	Unsecured	9,815.00	9,815.80	9,815.80	1,470.39	0.00
EAST BAY FUNDING	Unsecured	25,952.00	25,952.27	25,952.27	3,887.60	0.00
ECAST SETTLEMENT CORP	Unsecured	7,130.00	7,183.41	7,183.41	1,076.06	0.00
ECAST SETTLEMENT CORP	Unsecured	8,612.00	8,612.56	8,612.56	1,290.14	0.00
ECAST SETTLEMENT CORP	Unsecured	945.00	945.54	NA	0.00	0.00
LHR INC	Unsecured	6,669.00	6,771.84	6,771.84	1,014.41	0.00
LVNV FUNDING	Unsecured	7,523.00	7,545.98	7,545.98	1,130.37	0.00
LVNV FUNDING	Unsecured	181.00	182.70	182.70	27.37	0.00
LVNV FUNDING	Unsecured	1,007.00	1,016.57	1,016.57	152.28	0.00
LVNV FUNDING	Unsecured	842.00	849.33	849.33	127.23	0.00
LVNV FUNDING	Unsecured	823.00	830.48	830.48	124.41	0.00
NEUROLOGIC CARE	Unsecured	382.00	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT	Unsecured	825.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,513.00	13,646.62	13,646.62	2,044.23	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	12,481.00	12,514.27	12,514.27	1,874.62	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,972.00	2,979.92	2,979.92	446.39	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	16,749.00	16,749.23	16,749.23	2,509.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	595.00	595.37	595.37	89.19	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	135.48	135.48	20.29	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	945.54	945.54	141.64	0.00
SPRINT NEXTEL	Unsecured	467.00	466.42	466.42	69.87	0.00
SUBURBAN OTOLARYNGOLOGY	Unsecured	54.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	62,911.00	62,208.24	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	260,484.00	258,752.82	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK NATIONAL ASSOC	Secured	NA	4,196.67	4,346.67	4,346.67	0.00
US BANK NATIONAL ASSOC	Secured	NA	39,567.08	39,967.08	39,967.08	0.00
US BANK NATIONAL ASSOC	Unsecured	24,395.00	NA	NA	0.00	0.00
VHS GENESIS LABS	Unsecured	87.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	NA	977.03	977.03	146.36	0.00
WEST PATHOLOGY	Unsecured	51.00	NA	NA	0.00	0.00
WEST SUB PROVISIONAL REC	Unsecured	1,184.00	NA	NA	0.00	0.00
WEST SUBURBAN HEALTH CARE	Unsecured	243.00	NA	NA	0.00	0.00
WF FINANCE	Unsecured	972.00	NA	NA	0.00	0.00
WFNNB/ LANE BRYANT	Unsecured	1,066.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$44,313.75	\$44,313.75	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$44,313.75</b>	<b>\$44,313.75</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$136,782.74</b>	<b>\$20,489.81</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,476.48</u>
Disbursements to Creditors	<u>\$64,803.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$70,280.04</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.